

POA#: 1707

LIMITED POWER OF ATTORNEY

Wells Fargo Bank Minnesota, N.A., a national banking association, (formerly known as Norwest Bank Minnesota, N.A.) (the "Company") hereby irrevocably constitutes and appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), and any other officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with full irrevocable power and authority in the place and stead of the Company and in the name of the company or in its own name from time to time in Ocwen's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and without limiting the generality of the foregoing, the Company hereby gives Ocwen the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements and the Servicing Agreements attached hereto as Exhibit A (the "Agreements"):

(A) to direct any party liable for any payment under any loans to make payment of any and all moneys due or to become due thereunder directly to Ocwen or as Ocwen shall direct and in the name of the Company or its own name, or otherwise, to take possession of and endorse and collect any checks, drafts, notes, acceptances, or other instruments for the payment of moneys due under any loans (including those related to mortgage insurance), to file and receive payment for any hazard insurance claim filing; (B) to execute substitutions of trustee, reconveyance documents, foreclosure documents, grant deeds, and other instruments conveying real property, including the execution, acknowledgement, delivery, filing, and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney in fact shall deem proper and expedient and such other documents as Ocwen deems necessary to carry out its obligations to service the mortgage loans; (C) to ask or demand for, collect, receive payment of and receipt for, any and all moneys, claims, and other amounts due or to become due at any time in respect of or arising out of any loans; (D) to commence and prosecute any suits, actions, or proceedings at law or in equity in any court of competent jurisdiction to collect the loans or any thereof and to enforce any other right in respect of any loans; and (E) generally, to do, at Ocwen's option, at any time, and from time to time, all acts and things which Ocwen deems necessary to protect, preserve, or realize upon the loans and the liens thereon and to effect the intent of the Agreements all as fully and effectively as the Company might do.

Company hereby ratifies all that said attorneys shall lawfully do or cause to be done by virtue hereof. This power of attorney is a power coupled with an interest and shall be irrevocable.

REGISTER # 100926190 OR BK 31418 PG 0344 RECD 03/28/2001 10:17 AM
ST. LOUIS COUNTY DEPUTY CLERK 1043

OR BK 01603 PG 0361

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Prepared & Requested by Pat Belanger of
Ocwen Federal Bank at 1665 Palm Beach
Lakes, W. Palm Beach, FL 33401
When Recorded Mail to: OEBRP
Optima Information Solutions @
1920 Main St. #450, Irvine, CA 92614

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FILED

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98 PG 23
DAVIS CH. CL

DATED this 16th day of March, 2001.

BOOK 0098 PAGE 0024

Witness

Erica Gaddy

Erica Gaddy

Witness

Sandra Tavegia

Sandra Tavegia

Wells Fargo Bank Minnesota, N.A., a
national banking associationBy: *[Signature]*

Its: Diane E. TenHooen, Vice President

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Optima is.com @ 1920 Main St #450,
Irvine, CA 92614

State of Maryland

County of Howard

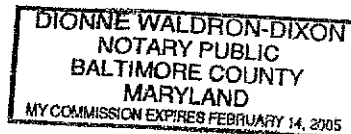
On this 16th day of March, 2001 before me, the undersigned, a notary public, personally appeared Diane E. TenHooen, Vice President of Wells Fargo Bank Minnesota, N.A., a national banking association, who resides at 11000 Broken Land Parkway Columbia, Maryland, who is personally known to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his/her capacities and that by their signatures on the instrument the persons of the entry upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal.

Signature

Dionne Waldron-Dixon

My commission Expires: February 14, 2005



SEAL AFFIXED

Exhibit A

BK 12377 Pg341 #49365

BOOK 0098 PAGE 0025

Ocwen Mortgage Loan Asset-Backed Certificates, Series 1997-OFS3

Ocwen Mortgage Loan Asset-Backed Certificates, Series 1998-OFS1

Ocwen Mortgage Loan Asset-Backed Certificates, Series 1998-OFS2

Ocwen Mortgage Loan Asset-Backed Certificates, Series 1998-OFS3

Ocwen Home Equity Loan Asset-Backed Certificates, Series 1998-OFS4

Ocwen Mortgage Loan Trust Asset-Backed Certificates, Series 1998-OAC1

Salomon Brothers Mortgage Securities VII, Inc., Floating Rate Mortgage Pass-Through Certificates, Series 1999-3

Southern Pacific Secured Assets Corporation, Mortgage Loan Asset-Backed Pass-Through Certificates, Series 1997-4, 1998-1, 1998-2

Southern Pacific Secured Assets Corporation, Collateralized Asset-Backed Notes Trust, Series 1998-H1

Fund America Investors Trust 1997-NMC1 Collateralized Mortgage Obligation Series 1997-NMC1 A/K/A National Mortgage Corporation, Phase 1997-NMC1

Fund America Investors Trust 1998-NMC1 Collateralized Mortgage Obligation Series 1998-NMC1 A/K/A National Mortgage Corporation, Phase 1998-NMC1

First Alliance Mortgage Loan Trust 1998-3, Mortgage Loan Asset Backed Certificates, Series 1998-3

First Alliance Mortgage Loan Trust 1998-4, Mortgage Loan Asset Backed Certificates, Series 1998-4

First Alliance Mortgage Loan Trust 1999-1, Mortgage Loan Asset Backed Certificates, Series 1999-1

First Alliance Mortgage Loan Trust 1999-2, Mortgage Loan Asset Backed Certificates, Series 1999-2

First Alliance Mortgage Loan Trust 1999-3, Mortgage Loan Asset Backed Certificates, Series 1999-3



I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 28 day of Nov. 2001.

By Deputy H. Stett

Deputy Clerk